

**Listing of Claims:**

1 - 13 cancelled

1                   23. (new) A method for carrying out a purchase comprising the steps of:  
2                   reading at a point-of-sale terminal located at a vendor consumer-  
3                   identifying information encoded on a device having a readable data string;  
4                   maintaining a database of discounts available at the vendor;  
5                   determining on a real-time basis whether the items purchased by  
6                   the consumer are items offered at a discount by the vendor, said determining  
7                   not done by the consumer;

8                   transmitting a signal to the vendor to cause a discount to such  
9                   items purchased by the consumer on an itemized basis that are identified in the  
10                  database as being offered by the vendor at a discount, said transmitting not  
11                  done by the consumer;

12                  connecting in an initial split connection connecting the point-of-sale  
13                  terminal to the host system for communication therewith, the database of  
14                  discounts maintained in the host system, the host system remote from the  
15                  point-of-sale terminal;

16                  the host system accomplishing said determining;  
17                  the host system accomplishing said transmitting to effect said  
18                  discount;

19                  initially delaying connection of the point-of-sale terminal to a  
20                  payment processing system and initially delaying initiation of financial  
21                  authorization of payment for the purchase;

22                  following said determining and said transmitting, connecting the  
23                  point-of-sale terminal to the payment processing system and completing the  
24                  purchase via the payment processing system; and

25                  the effecting of said discount done without action by the  
26                  consumer.

1 24. (new) The method of claim 23 further comprising  
2 calculating a future discount for the consumer based on a  
3 payment amount for the completed purchase.

1 25. (new) The method of claim 24 further comprising  
2 providing the consumer with information about the future  
3 discount.

1 26. (new) The method of claim 23 further comprising  
2 calculating an amount of a retirement account contribution for a  
3 consumer based on a payment amount for the completed purchase.

1 27. (new) The method of claim 26 further comprising  
2 making a contribution to a retirement account of the consumer  
3 based on the calculated amount.

1 28. (new) The method of claim 23 wherein the vendor has a computer at the  
2 point of sale, the method further comprising  
3 automatically downloading to the computer information about said  
4 discounts without a request from the consumer.

1 29. (new) The method of claim 23 wherein  
2 the consumer has a magnetic strip card with consumer identifying  
3 information encoded thereon said information identifying the consumer, said  
4 consumer desiring to conduct a transaction with the vendor at the point of sale,  
5 wherein a host system remote from the vendor location maintains  
6 information about discounts from said vendor,

7 wherein there is an apparatus at the vendor location for reading the  
8 consumer identifying information on the magnetic strip card, said apparatus  
9 interconnectible with and able to communicate with the host system for  
10 ascertaining any discount of said discounts applicable to said transaction  
11 without any action by the consumer,

12 wherein there are means apart from the magnetic strip card for

13 automatically, without action by the consumer and without production of a  
14 coupon identifying any applicable discount, applying any applicable discount of  
15 said discounts related to said transaction at the point of sale for the benefit of  
16 said consumer, without consumer selection of any said applicable discount and  
17 without requiring consumer awareness of any said applicable discount,  
18 the method further comprising reading the consumer identifying  
19 information on the magnetic strip card to identify the consumer to the vendor.

1 30. (new) The method of claim 23 further comprising  
1 determining a pertinent geographic area for the consumer.